



Your Online *Resource*  
For Housing Professionals

# Welcome to The Counselor's Corner **Impacts and Innovations**

Housing Professionals Training and Recognition Conference

Conference  
Brochure

April 9th - April 11th, 2018  
Kissimmee, Florida

# *A message from The Counselor's Corner Team*

To All Attendees,

On behalf of The Counselor's Corner, Inc., we're happy you're here. It's an honor to have you in attendance. We understand that you have many obligations and we appreciate your taking time from your busy schedules to join us. We hope you find the Impacts and Innovations Training and Recognition Conference informative and worthwhile.

Our goal is to bring together professionals as well as friends for an open dialogue to discuss the issues facing our industry. We hope that you will gain and share new insight on strategies for agency sustainability, new ways to incorporate technology into your agency, how to build a service model around student loan counseling, the latest update on the HUD Certification and so much more.

The Counselor's Corner, Inc. (TCC), was founded to meet the continued education training needs of the counseling community. We have grown from a membership base of 467 in 2012 to a current membership of 4,643. Our training and resource center was designed by counselors for counselors. We are delighted by how much TCC has grown. We are known as the go-to vehicle for training and resources. We could not have had this tremendous growth without the help of our members. Thank you for your continuous support of TCC and online training.

Our commitment to you is that we will continue to strive to meet your training needs.

Again, we sincerely thank you for choosing to be a part of the Impacts and Innovations Training and Recognition Conference.

Sincerely,

**TCC Team**

*Cora, Brenda, Robin and Diana*



**Scan Code for online agenda  
with class descriptions**

## ✦ SUNDAY - April 8, 2018

3:00 p.m.	Hotel Check In
4:00 p.m. – 5:00 p.m.	Conference Registration Open
5:30 p.m. – 7:30 p.m.	Welcome Networking Reception – 1st floor Terrace

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## ✦ MONDAY - April 9, 2018

8:30 a.m. – 10:00 a.m.	<b>Opening Session</b> <ul style="list-style-type: none"><li>- Welcome &amp; Greeting</li><li>- Welcome - Local Official</li><li>- Freddie Mac Welcome</li><li>- TCC Update</li><li>- Future Borrowers: Challenges and Opportunities</li><li>- Introduction of the Schedule &amp; Housekeeping</li></ul>
10:00 a.m. – 10:15 a.m.	<b>BREAK</b>
10:15 a.m. – 11:45 a.m.	<b>Morning Classes Begin</b> <ul style="list-style-type: none"><li>- Know Before You Teach: Developing a Student Loan Counseling Program</li><li>- Duty to Serve – How to use it to expand your Pre-purchase Counseling Program</li><li>- Designing Your Disaster Preparedness Program – What nonprofits should know</li><li>- Self-care Panel</li></ul>
11:45 a.m. – 1:00 p.m.	<b>LUNCH - Provided by Freddie Mac</b> <ul style="list-style-type: none"><li>- Welcome from our sponsor - Freddie Mac</li><li>- Motivation/Call to Action Speaker</li></ul>
1:00 p.m. – 1:15 p.m.	<b>BREAK</b>
1:15 p.m. – 4:15 p.m.	<b>Afternoon Classes Begin</b> <ul style="list-style-type: none"><li>- Know Before You Teach: Effective Delivery of a Student Loan Counseling Program Know the Options</li><li>- New Opportunities for Housing Professionals to Serve Their Communities</li><li>- What Counselors Should Know About Bankruptcy</li><li>- Designing Your Disaster Preparedness Program – What Nonprofits Should Know</li><li>- Results-driven Leadership for Meaningful Change</li><li>- Stakeholder's Partnerships: Faith Based Community Engagement</li></ul>

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## ✦ TUESDAY - April 10, 2018

8:00 a.m. – 8:30 a.m.	<b>Conference Office Opens</b>
8:30 a.m. – 10:00 a.m.	<b>Morning Classes Begin</b> <ul style="list-style-type: none"><li>- Freddie Mac CreditSmart® <b>Certification Course</b></li><li>- Housing Counselors as Community Leaders Opening Doors <b>Certification Course</b></li><li>- Demystifying Social Media: Effective Marketing Strategies for Nonprofits <b>Certification Course</b></li></ul>
	<b>HOT TOPICS CLASSES</b> <ul style="list-style-type: none"><li>- Understanding the Private Student Loan Program</li><li>- Overview of Freddie Mac Products</li></ul>
10:00 a.m. – 10:15 a.m.	<b>BREAK</b>

**10:15 a.m. – 11:30 a.m. Morning Classes (continued)**

- Freddie Mac CreditSmart® Certification Course
- Housing Counselors as Community Leaders Opening Doors Certification Course
- Demystifying Social Media: Effective Marketing Strategies for Nonprofits Certification Course

**10:15 a.m. – 11:30 a.m. HOT TOPICS CLASSES**

- Intro - Credit Smart Espanol - (This class is being presented in Spanish)
- Housing Counseling - Staying Compliant

**11:30 a.m. – 1:00 p.m. LUNCH - Provided by Chase Bank**

**1:00 p.m. – 4:00 p.m. Afternoon Classes Begin**

- Freddie Mac CreditSmart® Certification Course
- Housing Counselors as Community Leaders Opening Doors Certification Course
- Demystifying Social Media: Effective Marketing Strategies for Non-profits Certification Course

**HOT TOPICS CLASSES**

- Using Social Media as a Marketing Tool – eHome

**6:00 p.m. – 6:30 p.m. SPONSORS & RECOGNITION AWARDS RECEPTION**

**6:30 p.m. – 8:30 p.m. AWARDS RECOGNITION DINNER**

- Welcome Cora Fulmore
- Invocation Christopher Spense
- Dinner Served/Networking/Entertainment
- A Special Message - Video Stacey Walker
- Guest Speaker Christina Diaz-Malone
- Awards Show Christopher Spense

✦ **WEDNESDAY - April 11, 2018**

**9:00 a.m. – 11:30 a.m. HUD Update – Counselor Certification & Forum**

**11:30 a.m. – 1:00 p.m. LUNCH - Provided by CitiBank**

**1:00 p.m. – 2:00 p.m. Rapid Consensus Workshop - Next Steps - Where do we go from here?**

**A SPECIAL THANKS TO OUR SUPPORTERS**



Fannie Mae®



H.E.L.P. CDC





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Freddie Mac CreditSmart® is designed to help homebuyers build and maintain better credit, make sound financial decisions, and understand the steps to sustainable homeownership. The Freddie Mac CreditSmart program is available online in both English and Spanish.

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# SERVING AND STRENGTHENING COMMUNITIES

Chase proudly sponsors The Counselor's Corner Impacts and Innovations Conference and shares its commitment to improving economic opportunity and stability in communities.

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A 3% down payment on 30-year, fixed-rate mortgage with a loan amount of \$153,158 and APR of 3.65% would require 360 monthly payments of \$781. This payment example includes mortgage insurance, but does not include taxes and homeowners insurance. Actual payments will be higher.

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# Thank You



[CitiCommunityDevelopment.com](http://CitiCommunityDevelopment.com)

*The Counselor's Corner would like to thank CitiBank for their continued support in our effort to educate and train professionals in our industry.*

# MEET OUR SPEAKERS



## JUDITH AYRES BRITTON

Judy Ayers Britton currently works in HUD's Office of Housing Counseling in the Miami Field office. She has been with the US Department for over 35 years. She has worked in almost every division of Housing, which gives her a good understanding of how each division assists the consumer. Most of her career has focused on Single Family, underwriting in FHA mortgages until the Office of Housing Counseling offered her a position in the Office Outreach and Capacity Building.

In this role she is able to assist and monitor HUD approved housing counseling agencies in Florida and the Virgin Islands. She works diligently on increasing the awareness and visibility of housing counseling across the country. These efforts include managing an awareness and visibility project focused on changing perceptions and understanding value propositions of our Stakeholders and creating presentations for the Deputy Assistant Secretary, management, and other staff to provide outreach throughout the country. Through these efforts, she has been able to assist her housing counseling agencies achieve their best, which has been the highlight of her career.

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## LAURIECE BROWN

Lauriece Brown is a quantitative analytics director in the Freddie Mac Single-Family Affordable Lending and Access to Credit division. She has extensive experience in research and analytics to support fair lending, affordable lending, and assessing opportunities to expand access to credit.

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## CHARLES BUTLER

Dr. Charles Butler has more than 18 years of experience with Harlem Congregations for Community Improvement, Inc. in case management, job development, management of social service programs and holds a Bachelor of Arts degree in Marketing/Business Administration, a Master of Arts degree in Counseling Education, Master of Divinity in Urban Theology and a Doctorate in Ministry and Spiritual Formation.

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## JUDITH COLEMON-KINEBREW

Judith Coleman-Kinebrew is the CEO of Sherpa Coaching, LLC, in Cincinnati, which partners with universities to train and certify executive coaches. Coleman teaches corporations and non-profits to communicate more effectively. As an educator, she is a lead instructor for Sherpa executive Coaching and Coaching Skills for High Performance. These courses have been offered at eight universities. Coleman is author of "The Sherpa Guide," a guide to process-driven executive coaching for public sector, private sector and university programs.

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## BRENDA DOLLISON

Brenda Dollison serves as Executive Director of H.E.L.P. Community Development Corporation (H.E.L.P. CDC) a HUD-approved housing counseling agency located in the Town of Eatonville, FL the nation's oldest Black incorporated municipality (1887). The agency provides comprehensive housing counseling services, and affordable housing for low-to-moderate income families residing in the Orlando metro area.

Prior to accepting the position of Executive Director, Brenda worked in the non-profit housing counseling field as a Certified Housing and Foreclosure Counselor. Her housing career spans over 30 years, beginning as a real estate agent and later adventuring into real estate investing. Brenda has also spent more than 20 years in high-level managerial positions in the corporate sector.

Brenda has taken the Founder's community development vision and brought that vision to fruition. She has guided the growth and development of HELP CDC from a single-service to a multi-service community agency, providing services for 10 plus programs. She continues to expand her knowledge of community development services in order to achieve community wholeness, inspire and empower families to live prosperously through financial education, economic development and homeownership.



### **LYNN DRYSDALE**

Lynn Drysdale is a consumer protection attorney who has been with Jacksonville Area Legal Aid, Inc. for almost 3 decades. She represents consumers in individual and class cases and engages in legislative advocacy relating to debt collection, pay day loans, “spot delivery” motor vehicle sales and financing, military pension loans, automobile title loans, pay day loans and mortgages. She teaches foreclosure defense litigation to consumer law attorneys around the state of Florida, has been a trainer for National Consumer Law Center, National Association of Consumer Advocates, the Naval Justice School and other organizations on a variety of consumer issues. She is presently an adjunct consumer law professor at the University of Florida, College of Law.

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### **CORA FULMORE**

Cora Fulmore is recognized as an industry expert on consumer credit and homeownership counseling. With more than 30 years of experience, Cora has served as a spokesperson, mortgage and credit counselor, and advocate for policies that promote creative and safe lending practices for the benefit of home buyers and homeowners.

Serving as a consultant and faculty member of NeighborWorks America since 1994, Cora has been awarded the opportunity to provide leadership, coaching, mentorship and support to countless industry professionals nationwide.

In 2012 Mrs. Fulmore created The Counselor’s Corner, Inc. (TCC). TCC is an online membership training system with more than 4,600 members; providing more than 35,000 continued education hours.

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### **MELISSA FULMORE-HARDWICK**

At Acosta, Inc., in Jacksonville, Florida, Melissa provides senior leadership for the development of innovative, robust, and secure enterprise applications throughout Acosta. Her primary responsibilities cover a wide variety of strategic technology issues: implementing and maintaining cloud solutions, governance and policy, resource allocation, information technology protocols, and most importantly business partnerships.

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### **EVETT FRANCES**

Evett is Fannie Mae’s Senior Business Manager serving on the Community Lending team in the Single Family division. In her current role, she works to expand sustainable, affordable homeownership and access to mortgage credit through the delivery of educational outreach and engagement with lenders, housing and community development professionals at the local, state and national level.

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### **CARRIE HARRIS**

Carrie T. Harris is a nationally recognized transformational leader and economic empowerment visionary, with over four decades of notable achievements in banking, training, community outreach and education. Harris began her career in banking in 1974, serving as Vice President and Corporate Outreach Director of the Community Reinvestment Act for SouthTrust Corporation until leaving in 2000 to launch D&E, A Housing and Economic Empowerment Center, Inc. (c/k/a D&E).

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### **BRENDA HARRISON**

Brenda Harrison has dedicated her professional career to ensuring consumer’s access to high quality financial and housing counseling and education. Brenda spent more than 15 years with Fannie Mae. She spearheaded the HomePath Services Call center and directed several innovative and impactful housing and community economic development programs. Brenda leads The BBH Group, a strategic planning and business development organization. Brenda has partnered with The Counselor’s Corner Inc., since its inception in 2012.





**GEORGE JANUS**

George Janus is the founder of Consumer Debt Counselors, a non-profit corporation, designed to provide financial education to consumers.

George spent more than 23 years working in the insurance industry and had seen people who were getting into trouble financially and were struggling to turn their lives around. These were good, hard-working people who were successful, but who had experienced a life-changing event--death, divorce, medical issue, job loss--that would cause an economic downturn.

George has since dedicated his career to educating, developing tools and services that meet the financial needs of families nationwide.

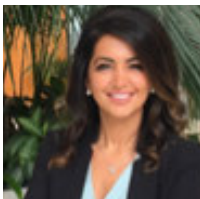
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**DEBORAH JOHNSON**

Deborah has over thirty five years of experience in banking, finance, mortgage lending and community development. As Vice President with JP Morgan Chase Deborah works with the National Community Reinvestment & Community Partnership team. She works at the national level supporting the execution of key community development programs that support the education, counseling and coaching non-profits provide in preparing families for sustainable homeownership and financial sustainability. She is also a supporter of the National Industry Standards for Education and Counseling.

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**EYMA RAFI**

Eyma is the affordable lending strategy and policy senior for Freddie Mac’s Single-Family Business, where she is focused on providing strategic direction for all single family affordable lending activities and supporting permanent financing opportunities for very low-, low-, and moderate- income borrowers and underserved markets.

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**LAURA ROYER**

Laura Royer is the founder of The Royer Consultancy. She is a five-time, national award-winning financial coach and educator, with over 18 years of experience working in the areas of financial capability, housing, leadership and strategic business planning.

Currently, Ms. Royer is strategically using social media platforms to build her online business brand, Catch Your Money.

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**CAROLYN REBECCA SENN**

As Executive Director, for the New York Mortgage Coalition (NYMC); Rebecca Senn works collaboratively and strategically with community-based organizations, financial institutions, private-sector institutions and consumers in providing the tools necessary for successful homeownership. She also shares best practices, including the use of technology and data to inform NYMC’s work.

Ms. Senn first joined NYMC in 2012. In her previous roles at NYMC, she oversaw the U.S. Department of Housing and Urban Development’s Housing Counseling Grant Program for a total of 11 sub-grantees. In this capacity, she was responsible for the overall grant management, reporting, data management and training needs of the sub-grantees.

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**MILT SHARP**

Milt Sharp, Jr., serves as president of Community Ventures Corporation’s suite of online products and services, including eHome America, a national online home buyer pre-purchase education program. eHome America today includes 582 member organizations counseling more than 320,000 families in all 50 states, Guam, Virgin Islands, and Puerto Rico. Mr. Sharp is responsible for all aspects of this program, which includes supplemental courses in financial literacy, post-purchase education, foreclosure education, and a recently released client management system, mPact Pro.

Mr. Sharp has more than 25 years’ experience as a neighborhood revitalization professional, and previously served as senior homeownership specialist with NeighborWorks America in its Washington, D.C. headquarters.



### **DENNIS SMITH**

Dennis Smith is an Affordable Lending Manager for Freddie Mac in the Single-Family Affordable Lending and Access to Credit organization with Freddie Mac. Mr. Smith manages the manufactured housing initiatives that support Freddie Mac's underserved markets plan.

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### **CHRISTOPHER SPENCE**

Christopher Spence has been working in the housing industry since 1992. He began with GE Capital Mortgage Corporation while still in college. His first rotation was in marketing and product development. Working at the headquarters gave him exposure to the varied products and services offered by the company, including mortgage insurance, mortgage servicing, loss mitigation and asset management. Following his tenure at GE, Spence went on to work with other industry leaders such as Wells Fargo and CitiBank.

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### **DR. GERRI TARTT**

Gerri Byrd Tartt loves her God, family and friends. Since childhood she has had a desire to help others and to see and do exciting things. God has blessed her to follow her dreams to include her husband, five children and ten grandchildren.

Dr. Tartt has had a lengthy employment history that has been very rewarding. She was employed by the state of Florida for more than a decade, as an educator, she worked as an Adjunct Instructor for Florida Southern College and Florida Institute of Technology, in Psychology, and as a counselor at Valencia Community College. She also had a seven-year career with the Criminal Justice Department as a Parole and Probation Office.

She was the Chief Administrator of the Employee Assistance Program at Lockheed Martin Missiles and Fire Control for seventeen years before embarking on an independent journey as a Psychotherapist.

She has continued in private practice of Gerri Byrd Tartt Mental Health and EAP Services since 1999 as Executive Director, Psychotherapist, Trainer and community servant.

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### **CAROLINA VALDERRAMA**

Carolina has worked at Freddie Mac for almost eight years and she currently manages the CreditSmart® program nationwide and the relationship between Freddie Mac and several non-profit organizations to assist and promote the CreditSmart® curriculum. Carolina is responsible for housing outreach and serves as an advocate for borrowers.

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### **STACEY WALKER**

As Director of Freddie Mac's Housing & Community Outreach, Stacey is responsible for managing and coordinating the firm's strategic relationships with national, regional, and local housing intermediaries, in order to develop and implement initiatives that will assist with the Nation's Housing recovery.

She also works to engage communities, consumers and customers to help achieve business objectives through outreach. In addition, she oversees the firm's internal and external community outreach activities in Metropolitan DC and in cities where regional offices are located.

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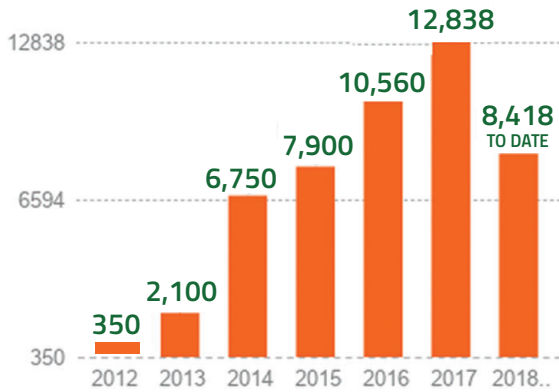


### **CARL WINDOM**

Carl Windom has over 30 years of work experience in personal and business finance. His experience was obtained working for the National Credit Union Administration, Neighbor Works America, Windom Wisdom LLC training company which he owns, and currently as a Personal Financial Counselor with the Dept. of Defense.

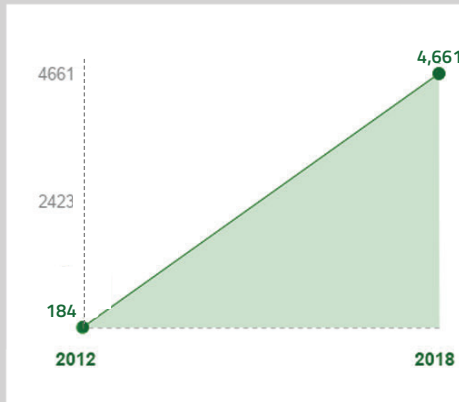
# TCC MEMBERSHIP NUMBERS

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